

IN THE CLAIMS

The pending unamended claims are reproduced below.

1-13. (CANCELED)

14. (PREVIOUSLY PRESENTED) A method of performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

Profit = Net Interest Revenue (NIR)
 + Other Revenue (OR)
 - Direct Expense (DE)
 - Indirect Expense (IE)
 - Risk Provision (RP)

(c) wherein the Net Interest Revenue (NIR) is calculated in an Advanced Tier as:

NIR = Interest Revenue (IR(a))
 - Cost of Funds (COF(a))
 + Value of Funds (VOF(a))
 - Interest Expense (IE(a))

according to:

$IR(a) = \sum AB(c=asset, s, t)(a) * eff\ rate(c=asset, s, t)(a),$
 $COF(a) = \sum AB(c=asset, s, t)(a) * TR(c=asset, s, t)(type_{pa}(a)),$
 $IE(a) = \sum AB(c=liability, s, t)(a) * eff\ rate(c=liability, s, t)(a),$ and
 $VOF(a) = \sum AB(c=liability, s, t)(a) * TR(c=liability, s, t)(type_{pa}(a)),$

wherein:

$AB(c, s, t)(a)$ = Average Balances of an account a based on class (c), state (s), and tier (t) characteristics of a balance type,

$\text{eff rate}(c,s,t)(a)$ = Effective interest rate for the account a based on the class (c) , state (s) , and tier (t) characteristics of the balance type,

$\text{type}_{pa}(a)$ = Product type p for the account a ,

$\text{TR}(c,s,t)(\text{type}_{pa}(a))$ = Treatment Rate for the accounts a of a product type p based on the class (c) , state (s) , and tier (t) characteristics of the balance type,

$\text{IR}(a)$ = the Interest Revenue of the account a ,

$\text{COF}(a)$ = the Cost of Funds for the account a ,

$\text{IE}(a)$ = the Interest Expense for the account a , and

$\text{VOF}(a)$ = the Value of Funds for the account a .

15. (ORIGINAL) The method of claim 14, wherein the balance type comprises a combined effect of the class, state, and tier characteristics.

16. (ORIGINAL) The method of claim 15, wherein the class characteristic is defined as either an asset or liability.

17. (ORIGINAL) The method of claim 15, wherein the state characteristic is defined as either cleared, ledger, or float.

18. (ORIGINAL) The method of claim 15, wherein the tier characteristic is defined as tiers used by the organization in supplying balances.

19. (PREVIOUSLY PRESENTED) The method of claim 14, further comprising identifying the Treatment Rate using features, wherein the features are selected from a group comprising open date, reset date, term, payment characteristics, and rate type.

20. (PREVIOUSLY PRESENTED) The method of claim 14, further comprising allocating asset balances among the accounts using one or more allocation rules.

21. (PREVIOUSLY PRESENTED) The method of claim 14, wherein the step of calculating the Net Income Revenue in the Advanced Tier generates one or more outputs selected from a

group comprising the Interest Revenue, Interest Expense, Cost of Funds, Value of Funds, Lending Spread, and Deposit Spread.

22. (PREVIOUSLY PRESENTED) A method of performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{aligned} \text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)} \end{aligned}$$

(c) wherein the Net Interest Revenue (NIR) is calculated in a Breakthrough Tier as:

$$\begin{aligned} \text{NIR} &= \text{Interest Revenue (IR(a))} \\ &- \text{Cost of Funds (COF(a))} \\ &+ \text{Value of Funds (VOF(a))} \\ &- \text{Interest Expense (IE(a))} \end{aligned}$$

according to:

$$\begin{aligned} \text{IR(a)} &= \sum \text{AB (c=asset,s,t)(a) * eff rate(c=asset,s,t)(a)}, \\ \text{COF(a)} &= \sum \text{AB (c=asset,s,t)(a) * TR(c=asset,s,t) (type}_{p,a,b}\text{(a))}, \\ \text{IE(a)} &= \sum \text{AB (c=liability,s,t)(a) * eff rate(c=liability,s,t)(a)}, \text{ and} \\ \text{VOF(a)} &= \sum \text{AB (c=liability,s,t)(a) * TR(c=liability,s,t) (type}_{p,a,b}\text{(a))}, \end{aligned}$$

wherein:

AB(c,s,t)(a) = Average Balances of an account a based on class (c), state (s), and tier (t) characteristics of a balance type,

$\text{eff rate(c,s,t)(a)}$ = Effective interest rate for the account a based on the class (c), state (s), and tier (t) characteristics of the balance type,

$\text{type}_{p,ab}(a)$ = Product type p for the account a based on a behavior b ,
 $\text{TR}(c,s,t)(\text{type}_{p,ab}(a))$ = Treatment Rate for the accounts a of the product type p and the behavior b based on the class (c), state (s), and tier (t) characteristics of the balance type,
 $\text{IR}(a)$ = the Interest Revenue of the account a ,
 $\text{COF}(a)$ = the Cost of Funds for the account a ,
 $\text{IE}(a)$ = the Interest Expense for the account a , and
 $\text{VOF}(a)$ = the Value of Funds for the account a .

23. (ORIGINAL) The method of claim 22, wherein the balance type comprises a combined effect of a class, state, and tier characteristics.

24. (ORIGINAL) The method of claim 23, wherein the class characteristic is defined as either an asset or liability.

25. (ORIGINAL) The method of claim 23, wherein the state characteristic is defined as either cleared, ledger, or float.

26. (ORIGINAL) The method of claim 23, wherein the tier characteristic is defined as tiers used by the organization in supplying balances.

27. (PREVIOUSLY PRESENTED) The method of claim 22, further comprising identifying the Treatment Rate using features, wherein the features are selected from a group comprising open date, reset date, term, payment characteristics, and rate type.

28. (ORIGINAL) The method of claim 22, further comprising allocating asset balances among the accounts using one or more allocation rules.

29. (PREVIOUSLY PRESENTED) The method of claim 22, wherein the step of calculating the Net Income Revenue in the Breakthrough Tier generates one or more outputs selected from a group comprising the Interest Revenue, Interest Expense, Cost of Funds, Value of Funds, Lending Spread, and Deposit Spread.

30-43. (CANCELED)

44. (PREVIOUSLY PRESENTED) A system for financial processing, comprising:
a computer;
logic, performed by the computer, for:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{aligned} \text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)} \end{aligned}$$

(c) wherein the Net Interest Revenue (NIR) is calculated in an Advanced Tier as:

$$\begin{aligned} \text{NIR} &= \text{Interest Revenue (IR(a))} \\ &- \text{Cost of Funds (COF(a))} \\ &+ \text{Value of Funds (VOF(a))} \\ &- \text{Interest Expense (IE(a))} \end{aligned}$$

according to:

$$\text{IR(a)} = \sum \text{AB (c=asset,s,t)(a)} * \text{eff rate(c=asset,s,t)(a)},$$

$$\text{COF(a)} = \sum \text{AB (c=asset,s,t)(a)} * \text{TR(c=asset,s,t) (type}_{p,a}\text{)(a)},$$

$$\text{IE(a)} = \sum \text{AB (c=liability,s,t)(a)} * \text{eff rate(c=liability,s,t)(a)}, \text{ and}$$

$$\text{VOF(a)} = \sum \text{AB (c=liability,s,t)(a)} * \text{TR(c=liability,s,t) (type}_{p,a}\text{)(a)},$$

wherein:

$$\text{AB(c,s,t)(a)} = \text{Average Balances of an account a based on class (c), state (s), and tier}$$

(t) characteristics of a balance type,

$$\text{eff rate(c,s,t)(a)} = \text{Effective interest rate for the account a based on the class (c), state}$$

(s), and tier (t) characteristics of the balance type,

$\text{type}_{pa}(a)$ = Product type p for the account a ,

$\text{TR}(c,s,t)(\text{type}_{pa}(a))$ = Treatment Rate for the accounts a of a product type p based on the class (c), state (s), and tier (t) characteristics of the balance type,

$\text{IR}(a)$ = the Interest Revenue of the account a ,

$\text{COF}(a)$ = the Cost of Funds for the account a ,

$\text{IE}(a)$ = the Interest Expense for the account a , and

$\text{VOF}(a)$ = the Value of Funds for the account a .

45. (PREVIOUSLY PRESENTED) The system of claim 44, wherein the balance type comprises a combined effect of the class, state, and tier characteristics.

46. (PREVIOUSLY PRESENTED) The system of claim 45, wherein the class characteristic is defined as either an asset or liability.

47. (PREVIOUSLY PRESENTED) The system of claim 45, wherein the state characteristic is defined as either cleared, ledger, or float.

48. (PREVIOUSLY PRESENTED) The system of claim 45, wherein the tier characteristic is defined as tiers used by the organization in supplying balances.

49. (PREVIOUSLY PRESENTED) The system of claim 44, further comprising logic for identifying the Treatment Rate using features, wherein the features are selected from a group comprising open date, reset date, term, payment characteristics, and rate type.

50. (PREVIOUSLY PRESENTED) The system of claim 44, further comprising logic for allocating asset balances among the accounts using one or more allocation rules.

51. (PREVIOUSLY PRESENTED) The system of claim 44, wherein the logic for calculating the Net Income Revenue in the Advanced Tier generates one or more outputs selected from a group comprising the Interest Revenue, Interest Expense, Cost of Funds, Value of Funds, Lending Spread, and Deposit Spread.

52. (PREVIOUSLY PRESENTED) A system for financial processing, comprising:
a computer;
logic, performed by the computer, for:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{aligned} \text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)} \end{aligned}$$

(c) wherein the Net Interest Revenue (NIR) is calculated in a Breakthrough Tier as:

$$\begin{aligned} \text{NIR} &= \text{Interest Revenue (IR(a))} \\ &- \text{Cost of Funds (COF(a))} \\ &+ \text{Value of Funds (VOF(a))} \\ &- \text{Interest Expense (IE(a))} \end{aligned}$$

according to:

$$\text{IR(a)} = \sum \text{AB (c=asset,s,t)(a)} * \text{eff rate(c=asset,s,t)(a)},$$

$$\text{COF(a)} = \sum \text{AB (c=asset,s,t)(a)} * \text{TR(c=asset,s,t) (type}_{p,a,b}\text{(a))},$$

$$\text{IE(a)} = \sum \text{AB (c=liability,s,t)(a)} * \text{eff rate(c=liability,s,t)(a)}, \text{ and}$$

$$\text{VOF(a)} = \sum \text{AB (c=liability,s,t)(a)} * \text{TR(c=liability,s,t) (type}_{p,a,b}\text{(a))},$$

wherein:

$$\text{AB(c,s,t)(a)} = \text{Average Balances of an account a based on class (c), state (s), and tier}$$

(t) characteristics of a balance type,

$\text{eff rate(c,s,t)(a)}$ = Effective interest rate for the account a based on the class (c), state (s), and tier (t) characteristics of the balance type,

$$\text{type}_{p,a,b}\text{(a)} = \text{Product type p for the account a based on a behavior b,}$$

$TR(c,s,t)(type_{p,a,b}(a))$ = Treatment Rate for the accounts a of the product type p and the behavior b based on the class (c), state (s), and tier (t) characteristics of the balance type,

$IR(a)$ = the Interest Revenue of the account a,

$COF(a)$ = the Cost of Funds for the account a,

$IE(a)$ = the Interest Expense for the account a, and

$VOF(a)$ = the Value of Funds for the account a.

53. (PREVIOUSLY PRESENTED) The system of claim 52, wherein the balance type comprises a combined effect of a class, state, and tier characteristics.

54. (PREVIOUSLY PRESENTED) The system of claim 53, wherein the class characteristic is defined as either an asset or liability.

55. (PREVIOUSLY PRESENTED) The system of claim 53, wherein the state characteristic is defined as either cleared, ledger, or float.

56. (PREVIOUSLY PRESENTED) The system of claim 53, wherein the tier characteristic is defined as tiers used by the organization in supplying balances.

57. (PREVIOUSLY PRESENTED) The system of claim 52, further comprising logic for identifying the Treatment Rate using features, wherein the features are selected from a group comprising open date, reset date, term, payment characteristics, and rate type.

58. (PREVIOUSLY PRESENTED) The system of claim 52, further comprising logic for allocating asset balances among the accounts using one or more allocation rules.

59. (PREVIOUSLY PRESENTED) The system of claim 52, wherein the logic for calculating the Net Income Revenue in the Breakthrough Tier generates one or more outputs selected from a group comprising the Interest Revenue, Interest Expense, Cost of Funds, Value of Funds, Lending Spread, and Deposit Spread.

60-71. (CANCELED)

72. (PREVIOUSLY PRESENTED) An article of manufacture embodying logic for performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{aligned} \text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)} \end{aligned}$$

(c) wherein the Net Interest Revenue (NIR) is calculated in an Advanced Tier as:

$$\begin{aligned} \text{NIR} &= \text{Interest Revenue (IE(a))} \\ &- \text{Cost of Funds (COF(a))} \\ &+ \text{Value of Funds (VOF(a))} \\ &- \text{Interest Expense (IE(a))} \end{aligned}$$

according to:

$$\text{IR(a)} = \sum \text{AB (c=asset,s,t)(a)} * \text{eff rate(c=asset,s,t)(a)},$$

$$\text{COF(a)} = \sum \text{AB (c=asset,s,t)(a)} * \text{TR(c=asset,s,t) (type}_{p,a}\text{(a))},$$

$$\text{IE(a)} = \sum \text{AB (c=liability,s,t)(a)} * \text{eff rate(c=liability,s,t)(a)}, \text{ and}$$

$$\text{VOF(a)} = \sum \text{AB (c=liability,s,t)(a)} * \text{TR(c=liability,s,t) (type}_{p,a}\text{(a))},$$

wherein:

$$\text{AB(c,s,t)(a)} = \text{Average Balances of an account a based on class (c), state (s), and tier (t)}$$

characteristics of a balance type,

$\text{eff rate(c,s,t)(a)}$ = Effective interest rate for the account a based on the class (c), state (s), and tier (t) characteristics of the balance type,

$$\text{type}_{p,a}\text{(a)} = \text{Product type p for the account a,}$$

$TR(c,s,t)(type_{pa}(a))$ = Treatment Rate for the accounts a of a product type p based on the class (c), state (s), and tier (t) characteristics of the balance type,

$IR(a)$ = the Interest Revenue of the account a ,

$COF(a)$ = the Cost of Funds for the account a ,

$IE(a)$ = the Interest Expense for the account a , and

$VOF(a)$ = the Value of Funds for the account a .

73. (PREVIOUSLY PRESENTED) The article of claim 72, wherein the balance type comprises a combined effect of the class, state, and tier characteristics.

74. (PREVIOUSLY PRESENTED) The article of claim 73, wherein the class characteristic is defined as either an asset or liability.

75. (PREVIOUSLY PRESENTED) The article of claim 73, wherein the state characteristic is defined as either cleared, ledger, or float.

76. (PREVIOUSLY PRESENTED) The article of claim 73, wherein the tier characteristic is defined as tiers used by the organization in supplying balances.

77. (PREVIOUSLY PRESENTED) The article of claim 72, further comprising identifying the Treatment Rate using features, wherein the features are selected from a group comprising open date, reset date, term, payment characteristics, and rate type.

78. (PREVIOUSLY PRESENTED) The article of claim 72, further comprising allocating asset balances among the accounts using one or more allocation rules.

79. (PREVIOUSLY PRESENTED) The article of claim 72, wherein the step of calculating the Net Income Revenue in the Advanced Tier generates one or more outputs selected from a group comprising the Interest Revenue, Interest Expense, Cost of Funds, Value of Funds, Lending Spread, and Deposit Spread.

80. (PREVIOUSLY PRESENTED) An article of manufacture embodying logic for performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{aligned} \text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)} \end{aligned}$$

(c) wherein the Net Interest Revenue (NIR) is calculated in a Breakthrough Tier as:

$$\begin{aligned} \text{NIR} &= \text{Interest Revenue (IE(a))} \\ &- \text{Cost of Funds (COF(a))} \\ &+ \text{Value of Funds (VOF(a))} \\ &- \text{Interest Expense (IE(a))} \end{aligned}$$

according to:

$$\begin{aligned} \text{IR(a)} &= \sum \text{AB (c=asset,s,t)(a) * eff rate(c=asset,s,t)(a),} \\ \text{COF(a)} &= \sum \text{AB (c=asset,s,t)(a) * TR(c=asset,s,t) (type}_{p,a,b}\text{(a))}, \\ \text{IE(a)} &= \sum \text{AB (c=liability,s,t)(a) * eff rate(c=liability,s,t)(a), and} \\ \text{VOF(a)} &= \sum \text{AB (c=liability,s,t)(a) * TR(c=liability,s,t) (type}_{p,a,b}\text{(a))}, \end{aligned}$$

wherein:

AB(c,s,t)(a) = Average Balances of an account a based on class (c), state (s), and tier (t) characteristics of a balance type,
 $\text{eff rate(c,s,t)(a)}$ = Effective interest rate for the account a based on the class (c), state (s), and tier (t) characteristics of the balance type,
 $\text{type}_{p,a,b}\text{(a)}$ = Product type p for the account a based on a behavior b,
 $\text{TR(c,s,t)(type}_{p,a,b}\text{(a))}$ = Treatment Rate for the accounts a of the product type p and the behavior b based on the class (c), state (s), and tier (t) characteristics of the balance type,

IR(a) = the Interest Revenue of the account a,
COF(a) = the Cost of Funds for the account a,
IE(a) = the Interest Expense for the account a, and
VOF(a) = the Value of Funds for the account a.

81. (PREVIOUSLY PRESENTED) The article of claim 80, wherein the balance type comprises a combined effect of a class, state, and tier characteristics.

82. (PREVIOUSLY PRESENTED) The article of claim 81, wherein the class characteristic is defined as either an asset or liability.

83. (PREVIOUSLY PRESENTED) The article of claim 81, wherein the state characteristic is defined as either cleared, ledger, or float.

84. (PREVIOUSLY PRESENTED) The article of claim 81, wherein the tier characteristic is defined as tiers used by the organization in supplying balances.

85. (PREVIOUSLY PRESENTED) The article of claim 80, further comprising identifying the Treatment Rate using features, wherein the features are selected from a group comprising open date, reset date, term, payment characteristics, and rate type.

86. (PREVIOUSLY PRESENTED) The article of claim 80, further comprising allocating asset balances among the accounts using one or more allocation rules.

87. (PREVIOUSLY PRESENTED) The article of claim 80, wherein the step of calculating the Net Income Revenue in the Breakthrough Tier generates one or more outputs selected from a group comprising the Interest Revenue, Interest Expense, Cost of Funds, Value of Funds, Lending Spread, and Deposit Spread.